



**THE APPEARANCE OF CONSUMER SOCIAL RESPONSIBILITY IN THE
CONSUMER ETHICAL DECISION-MAKING PROCESS**

Lappeenranta–Lahti University of Technology LUT
Bachelor's thesis in Business administration
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Examiner: Associate professor Sanna Heinänen

ABSTRACT

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The appearance of consumer social responsibility in the consumer ethical decision-making process

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The importance of understanding sustainable consumption has grown over the last few decades due to the increasing severity of environmental and societal crises. In the contemporary business environment, it is necessary for corporations to be socially responsible. However, for the business to be economically sustainable, corporations need sufficient sustainable demand from consumers, which in turn highlights the need for consumer social responsibility (CnSR).

The aim of this bachelor's thesis is to investigate how does consumer social responsibility appear in the consumer ethical decision-making process, by assessing the process through ethical decision-making models based on moral philosophical theories. This assessment has been backed by previous research. The qualitative data for this study was collected by conducting a set of semi-structured interviews which allows for a more detailed insight into the highly subjective process.

The findings of this study indicate a diminishing sense of social responsibility in the consumer ethical decision-making process. The more concrete action is needed, the more consumers stray away from their often otherwise positive attitudes towards sustainable consumption, sometimes acting against their own values and beliefs as a result. The main reasons for this are internal factors such as cynical perceptions of the effectiveness of one's own sustainable behaviour, and external factors such as the higher price of sustainable consumption.

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Kuluttajataso yhteiskuntavastuun esiintyminen kuluttajan eettisessä päätöksentekoprosessissa

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Kestävän kulutuksen ymmärtämisen tärkeys on kasvanut viime vuosikymmenten aikana modernien ympäristöön ja yhteiskuntaan vaikuttavien haasteiden myötä. Yrityksillä on tässä prosessissa tärkeä rooli oman yhteiskuntavastuunsa kehittämisessä. Koska kestäviä kulutusvaihtoehtoja tarjoavat yritykset tarvitsevat kysyntää tuotteilleen, on yritysten yhteiskuntavastuulla vastavuoroinen suhde kuluttajien yhteiskuntavastuun kanssa. Tämä korostaa kuluttajataso yhteiskuntavastuun (CnSR) merkitystä ja sen tutkimisen tärkeyttä.

Tämän kandidaatintutkielman tavoitteena on tutkia miten kuluttajataso yhteiskuntavastuu esiintyy kuluttajan eettisessä päätöksentekoprosessissa tarkastelemalla ilmiötä moraalifilosofiaan pohjautuvien eettisten päätöksentekomallien avulla. Aiempi kirjallisuus aiheesta tukee tutkielman tavoitetta sekä korostaa sen tärkeyttä. Kvalitatiivinen aineisto tutkimusta varten kerättiin teemahaastattelujen avulla, mahdollistaen tarkemman datan saamisen erittäin henkilökohtaisesti vaihtelevasta prosessista.

Tutkimuksen tulokset osoittavat koetun kuluttajataso yhteiskuntavastuun esiintymisen vähenevän mitä pidemmälle kuluttajan eettisessä päätöksentekoprosessissa edetään. Mitä enemmän kuluttajataso yhteiskuntavastuu vaatii konkreettisia toimia, sitä epätodennäköisemmin se kuluttajien positiivisista asenteista kestävää kulutusta kohtaan huolimatta toteutuu kulutuskäyttäytymisenä. Tätä ilmiötä voidaan selittää sisäisillä vaikuttavilla tekijöillä kuten kyynisellä näkemyksellä oman vastuullisen kulutuskäyttäytymisen todellisista vaikutuksista, sekä ulkoisilla vaikuttavilla tekijöillä kuten vastuullisen kulutuksen korkeammalla hinnalla.

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1. INTRODUCTION

Devinney, Auger, Eckhardt & Birtchnell (2006) pointed out that the literature and discussion around corporate social responsibility (CSR), and the nature of civil society had previously mostly passed over the role played by the individual consumer. This advocated for a rational consumer social responsibility (CnSR) model which would build moral foundations for CSR to be perceived as a corporate opportunity rather than a necessary cost. In its broadest form CnSR can be defined as “the conscious and deliberate choice to make certain consumption choices based on personal and moral beliefs” (Devinney et.al. 2006). As noted by Schlegelmilch & Öberseder (2010), research in the field of marketing ethics has steadily showed increased interest in ethical consumption and consumer ethics. Gaining further insight into the consumers’ ethical decision-making process creates an opportunity to steer marketing and business as whole into a more sustainable direction by increasing sustainable consumption. De Pelsmacker, Driesen & Rayp (2005) explain that consumers communicate their concerns about companies’ ethical behaviour through ethical buying and consumer behaviour. In a growing ethical consumption market, it is crucial for corporations to adapt to the changes in demand by providing sustainable consumption opportunities. This thesis provides an exploratory study on the mechanisms and motivations affecting the appearance of CnSR in the consumer ethical decision-making process.

1.1 Background

The importance of understanding ethical consumption and the driving forces behind it has increased steadily over the last few decades due to the worsening state of global climate change combined with other environmental and societal crises. Håkansson (2014) states that, in the modern world, consumerism has become a substitute for non-commercial culture with critique for overconsumption growing steadily. Additionally, overconsumption has been linked with a plethora of harmful consequences to the natural environment and the ongoing depletion of natural resources. In consumer culture research consumption is seen as a complex phenomenon that when exploitative, can lead to the degeneration of communal values, and reproduction of socio-historical patterns (Arnould & Thompson 2005). This destructive aspect of consumption was also noted by Stern (2000) who points out that the

negative environmental impacts of consumption have been by and large a consequence of human desires for physical comfort, status, and personal security, with even organizations and technologies being created to satisfy these needs. These harmful consequences indicate that consumption should be accompanied by a sense of individual responsibility where sustainability is central.

1.1.1 Consumer social responsibility

According to Hunt & Vitell (2015) CSR has been a much written about topic in contemporary sustainability research, while CnSR has only much more recently begun to get attention in the literature. They define CSR focused business as “one that proactively offers social benefits or public services and voluntarily minimizes practices that harm society regardless of legality”. Devinney et.al. (2006) state that CnSR includes two basic components, first, the underlying importance of the ethicality of a company’s products, and second, the preferences and desires of consumers and their responsibility in increasing the influence of the ethicality of a company’s products. The study also pointed three different ways in which CnSR appears. First, the expressed activity by a consumer with respect to specific causes, second, the expressed activity by a consumer in engaging in purchasing or non-purchasing behaviour, and third, the expressed opinions in surveys or other forms of market research.

Additionally, Devinney et.al. (2006) state that individuals have been overlooked as “stereotypical self-interested consumers” whose opinions appear periodically as statistics in a poll, when in reality for corporations in the contemporary business environment the questions about understanding consumers’ responsibility needs and wants have become critical. Consistent with this view, Vitell (2015) states that corporate interests and consumer interests are aligned, making it crucial for CSR-focused businesses to have sufficient demand from likeminded consumers who, in turn, need sufficient supply to enable their sustainable consumption. This reciprocal relationship means that the best way to influence CSR activities and responsible decision-making is for consumers to demand socially responsible products and services. The link between CSR and individual social responsibility (ISR) has been examined by Gupta & Singh (2020, 32) who note that ISR forms the basis for almost all CSR. In the context of consumption, this kind of ISR can also be referred to as CnSR.

This simple link between CSR and CnSR is noted by Vitell (2015) to emphasize the importance of research conducted on consumer ethics and consumer social responsibility.

An earlier definition made by Muncy & Vitell (1992) states that at its base, sustainable consumption behaviour consists of “the moral principles and standards that guide the behaviours of individuals as they obtain, use, and dispose of goods and services”. Using this definition, Vitell (2015) states that consumers have at least two major responsibilities: towards other stakeholders and towards society. In this context CnSR means proactively and holistically avoiding societal harm and seeking social benefits in all aspects of consumption. Previous studies have also clearly indicated the importance of understanding ethical and moral aspects of consumer behaviour as a significant underlying part of CnSR. Hunt & Vitell (2015) propose that because CnSR as a concept is inherently interconnected with moral philosophy and ethical decision-making, it can be efficiently supported by a theory where moral decision-making is in question.

1.1.2 Ethical consumption

Previous studies regarding consumer beliefs and intention formation in ethical consumption have found that there can often be a discrepancy between consumers’ attitudes and their behaviour. White, MacDonnell & Ellard found in their (2012) study that notwithstanding consumers generally have positive attitudes towards socially responsible products, their actualised behaviour does not necessarily correspond directly with these attitudes. This indicates the existence of an attitude-behaviour gap which as noted by Shaw, McMaster & Newholm (2016), explains discrepancies between consumers’ intentions and behaviour. It is also noted that ethical consumption behaviours where an individual acts against their intentions are not restricted to consumption contexts but can also reflect ethical dilemmas concerning identity.

This was also highlighted by Bray, Johns & Kilburn (2011), who identified several key moral factors impeding ethical consumption. A sense of ethical obligation along with personal ethical experiences were pointed out to be more active in suppressing qualms of conscience by providing reasons why ethical consumption was too difficult rather than encouraging it. Cynicism was also found to be a key moral factor impeding ethical consumption. Consumers

felt that ethical claims were often made as a marketing ploy to increase prices and benefit from the consumers' will to consume ethically. Price sensitivity was another constraint found due to the perception that the benefactors from their premium-costing ethical consumption choices would be corporate organizations in the form of increased profits and not the underpaid workers and labourers. When removing price from the scenario, consumers were still found to align themselves with the brands they are familiar with.

Similarly, as noted by Belk, Devinney & Eckhardt (2005), even though some consumers' ethical concerns were prominent in their consumption choices, most prioritised the value-for-money and quality characteristics regardless of where the products were manufactured, how the workers were treated, potential animal rights issues, or whether the product was counterfeit or not. These issues were often attributed to the big multinational corporations providing the products, claiming that they only cared about profits rather than the environmental or social effects they might cause. Green & Peloza (2011) found that for some consumers, CSR added emotional, social, and functional value into consumption. Especially the perceived increase in functional value, consisting of a product's price and quality, was found to also increase the probability of ethical consumption. However, some consumers perceived the increased emotional and social value as a decrease in the functional value, therefore choosing not to consume ethically.

1.2 Research objective & structure

Based on the previous literature clearly indicating a gap in the current research concerning the moral aspects of CnSR as a part of a wider conceptual framework, the objective of this thesis is to explore the appearance of CnSR in the consumer ethical decision-making process by investigating why and how ethical judgements and intentions are formed, what factors affect them, and how they affect possible consequent consumption behaviour.

Therefore, the main research question is stated as follows:

Q1: How does CnSR appear in the consumer ethical decision-making process?

This thesis consists of a theoretical and an empirical part. In order to answer the main research question, a theoretical framework based on the following is constructed later in this thesis. First, moral philosophy is introduced as the theoretical origin for personal characteristics such as beliefs, values and other evaluative factors affecting the ethical decision-making process. Then the multi-level, multi-agent conceptualisation of CnSR (Caruana & Chatzidakis 2014) is presented as a contextual model which dissects the motivational mechanisms and environmental factors influencing ethical consumption. This allows for the Hunt-Vitell model (Hunt & Vitell 1986; 1993; 2006; 2015) to be used to describe and visualise the consumer ethical decision-making process by assessing ethical judgements created by a synthesis of ethical evaluations. Because the Hunt-Vitell model is conceptual and does not include reported or measured intentions but rather reflects an individual's internal behavioural intentions regarding a moral issue (Hunt & Vitell 2015), the theory of planned behaviour (Ajzen 1991) will be used to provide insight on the actualisation of intentions into behaviour and perceived behavioural control. This synthesis of socio-cognitive models also allows the identification of moral constraints and incentives for socially responsible consumption. Finally, in the empirical part the findings of the research conducted will be presented and then discussed using this theoretical framework constructed, with the aim of fulfilling the research objective.

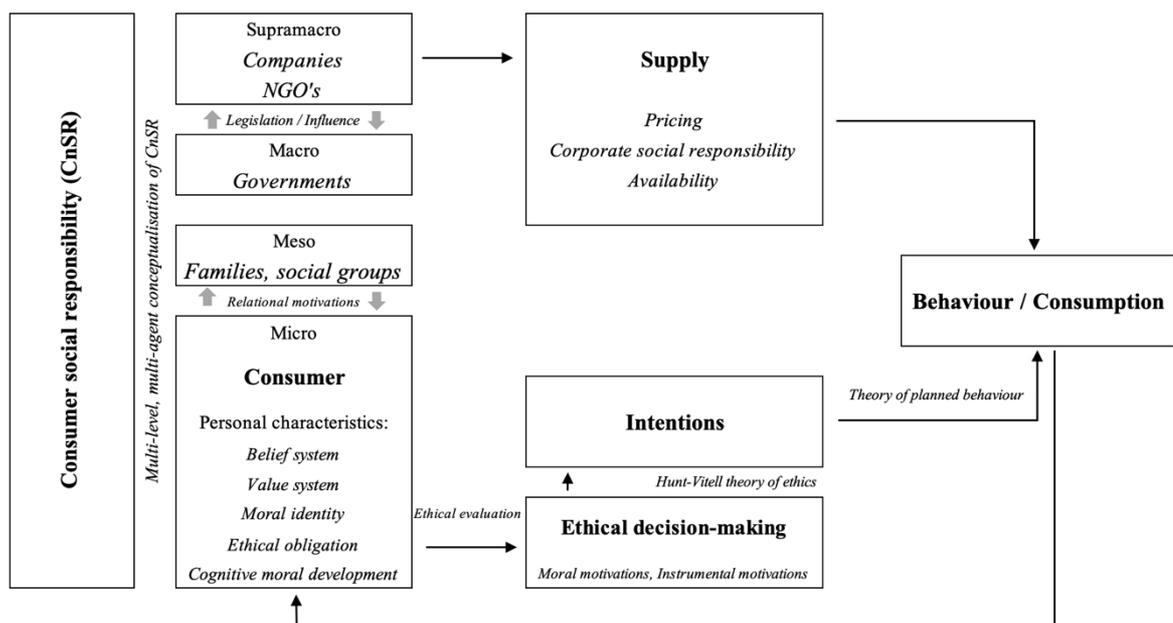


Figure 1. Visualisation of the theoretical framework

Based on the background and objectives of this study, the sub-research questions are stated as follows:

Q2: What moral philosophical factors affect the perception of CnSR?

Q3: How do CnSR-related factors affect intentions and the consequent behaviour in the consumer ethical decision-making process?

1.3 Research methodology & delimitations

The empirical research in this thesis is conducted using qualitative methods in order to gain more detailed insight into the consumers perception of CnSR and its effect on their ethical decision-making. This is supported by a remark from Carrington, Neville & Whitwell (2014), who point out that most of the studies concerning intention formation have been conducted using quantitative methods and self-reported surveys, only offering a limited view into consumers' behaviouristic tendencies, allowing for further research to be conducted using qualitative methods. The choice of qualitative methods limits the generalisability of the results but suits this thesis' research objective in providing more detailed information from a smaller sample when compared to quantitative methods.

The empirical study focuses on the consumer ethical decision-making process which is not to be mistaken to be exclusively limited to the consumption of ethical products, but for all products which due to the nature of the ethicality of their consumption or their characteristics might trigger the ethical decision-making process. Due to the exploratory nature and poor generalisability of the study, the aim is not to provide definitive wide-scale answers or assumptions, but rather contribute theoretically into a little-studied but important contemporary area of consumer ethics research.

2. THEORETICAL FRAMEWORK

This section of the thesis presents a framework of theories and concepts which forms the basis for the research conducted later on in this thesis. First the most important moral philosophical definitions and concepts are introduced. Then the multi-level, multi-agent conceptualisation of CnSR is presented, followed by the two major socio-cognitive models used in ethical decision-making research, the Hunt-Vitell model which is a process model of ethics, and the theory of planned behaviour which links an individual's sets of beliefs with their behaviour.

2.1 Moral Philosophy

Moral philosophy is a major part of wider-scale ethical theory. Ethics can be defined in multiple ways, but in the context of this thesis, Taylor's (1975) definition which was also used by Hunt & Vitell (1986) in the formation of their general theory of marketing ethics fits best: "ethics can be defined as an inquiry into the nature and grounds of morality where the term morality is taken to mean moral judgements standards and rules of conduct". Consistent with this view, DeGeorge (1982, 13) states that ethics is the study of morality which is used to explore "practices and activities that are considered importantly right and wrong, the rules which govern those activities, and the values that are imbedded fostered, or pursued by those activities and practices".

Deontological moral evaluation theories, also known as single-rule nonconsequential theories can be characterised through Kant's categorical imperative (Laczniak 1983). According to Kant, an individual should act only in such a manner they would want to become a universal law (Kant 1993, 30 [1785]). This kind of normative thinking brings the intrinsic rightness or wrongness of the behaviour into focus and allows it to be judged in that specific context. Hunt & Vitell (2006) state that the quandary for deontological ethics has been to determine the best set of rules to conform to, ranging from sources such as religion, politics, law, or family. These include general beliefs about the values and norms of everyday life like honesty, stealing, cheating, and treating people fairly, and more issue-specific

beliefs. These beliefs and rules can be translated into a more normative, behaviour assessing form on a scale varying from “it is always right to...”, to “it is always wrong to...”.

Teleological moral evaluation theories, also known as consequential or utilitarian theories are focused exclusively on the consequences of an action. An important aspect of teleological thinking is the target of the consequences of the intended behaviour. According to Hunt & Vitell (2006) teleological evaluation consists of four focal points. First “the perceived consequences of each alternative for various stakeholder groups”, second “the probability that each consequence will occur to each stakeholder group”, third “the desirability or undesirability of each consequence, and fourth “the importance of each stakeholder group”. It is also stated that situational, individual, and identity factors will affect the perceived importance of these stakeholder groups. From how an individual prioritises these different stakeholder groups diverge the two main teleological theories called egoism and utilitarianism. As noted by Tzalikis & Fritzsche (1989), in ethical egoism, an individual sees any action as ethical if it promotes and progresses their own self-interests. In contrast to egoism, utilitarianism contends that an individual should act in a way that most emphasises the common interests of everyone affected by the consequences of the action.

According to Ferrell, Gresham & Fraedrich (1989) moral philosophies and internal belief systems are important factors in the ethical decision-making process by providing standards for individuals to judge an action, the actors’ intention, and its consequent behaviour. These philosophies socialise an individual to thinking and acting ethically without being aware that these standards are being absorbed. Hunt & Vitell (2006) define belief systems as an individual’s ideologies and sets of beliefs or principles about the world. The kinds of beliefs an individual has, contributes to their perception of how the world works. Moral questions such as to what extent other individuals are driven solely by self-interest, or in moral philosophy terms ethical egoism, guide their behaviour by influencing the probabilities of the perceived consequences of any given behaviour.

Errfmeyer, Keillor & LeClair (1999) state that macchiavellianism, relativism and idealism are all belief systems which reflect the mindset of an individual. As explained by Ferrell, Gresham & Fraedrich (1989), when confronted by a difficult situation, an individual whose belief system comprises of high levels of macchiavellianism may leave the moral or ethical

dimensions completely unconsidered. According to Ferrell & Gresham (1985), individuals with relativistic belief systems have the tendency to make moral and ethical decisions depending on situational factors and the decision's perceived consequences. Forsyth (1992) defines idealism as the extent to which an individual has a concern for others and for choosing actions that avoid causing harm to others, with individuals possessing idealistic belief systems often leaning towards Kantian deontological views. Kolodinsky, Madden, Zisk & Henkel found in their (2010) study conducted on business students that individuals whose belief systems portrayed higher amounts of idealism were more likely to have a favourable attitude towards CSR due to their higher ethic of caring. In turn, individuals with relativistic belief systems were not predisposed to believe that CSR was important. Additionally, these individuals believed in a classical free-market CSR model, in which the social responsibility stems from maximising profits and shareholder wealth.

Hunt & Vitell (2015) define moral identity as a self-regulatory mechanism which is focused on motivating moral action. The concept of moral identity is based on the assumption that there are integrative links between an individual's sense of morality and their sense of identity. According to Hardy (2006), a key aspect in defining moral identity is the extent to which moral elements like values, goals and virtues are central to an individual's identity. The more an individual's identity is centered around these moral elements, the stronger is their moral identity. Hertz & Kettenauer (2016) found that a strong moral identity is a positive predictor for moral behaviour and that it can be used as a predictive factor in a broader conceptual framework with other personological and situational factors for moral action.

2.2 Conceptualisation of consumer social responsibility

Caruana & Chatzidakis (2014) present that CnSR can be conceptualised into multiple different levels, each of which possess unique characteristics. Each level includes agents and their motivations and the mechanisms to achieve said motivations. In the context of this study, the focus is on the micro-level of the model which examines the role of individuals that make responsibility choices as consumers in CnSR. It is important, however, to state that the levels are interconnected, and the agents must engage in multi-level reciprocal mechanisms in order to achieve their motivations. Therefore, the meso-, macro-, and

supramacro-levels and their attributes are presented in the essence of being contributing factors to the micro-level.

Modelled from psychological and organisational theories, the motivational context for these agents to engage in responsibility is derived from fundamental human moral philosophy. According to Caruana & Chatzidakis (2014) the instrumental model of justices proposes that agents care about sustainability or responsibility issues because of the reciprocal benefits they wish to receive. From a consumer viewpoint, this means that sustainable consumption can be perceived as an attempt to seek and gain environmental or financial control, and subsequently be considered successful when translated into acquisition of resources (i.e., environmental resources in this context can be seen as increased sustainability whereas monetary resources as concrete savings). Instrumental motives were also noted to be evident in the evaluation of ethical alternatives by Devinney et.al. (2006), who found that when a consumer has two alternatives with the same price, functional attributes are often preferred over social attributes.

Caruana & Chatzidakis (2014) state that the relational model of justices is focused on the relationships between different stakeholder groups, and when perceived as beneficiary for the management of important personal relationships, agents will make socially responsible choices. At a consumer-level the relational model advocates that driven by social affirmation, consumers will engage in responsibility and sustainability activities in order to strengthen their social bonds. This is backed by Schaefer & Crane (2005), who state that ethical consumption possesses a communicative and social function in terms of constructing identities. This means that a large proportion of consumption activities is situated within social units like family, friends, work groups or other social settings.

The moral model of motivation is centered around the human moral identity and moral tendencies towards others. Caruana & Chatzidakis (2014) point out that agents making altruistic or otherwise ethical choices due to an internal need for meaningfulness in the context of consumption is an example of a consumer-level moral motivation mechanism. In their study on ethical obligation and self-identity, Shaw, Shiu & Clarke (2000) found that these moral measures contribute to the ethical consumption choices made by consumers. They state that consumers who are concerned about ethical issues can be guided by their

feelings of ethical obligation towards others where questions about meaningfulness and altruism come into play. Caruana & Chatzidakis (2014) also point out that macro-level agents which include governments and corporations in highly regulated areas and supramacro-level agents which include corporations and NGO's, are also dependant on their reciprocal relationships with consumers. This perception of the mechanisms and motivations of the macro- and supramacro-levels especially affects the moral motivations of consumers.

Caruana & Chatzidakis (2014) state that the meso-level agents include families and other communities, who engage in consumption activities with their own unique motives as a group. All collectivistic meso-level activities are inherently tied to the micro-level and are dependent on the relational motivations of individual consumers. These relational motivations were investigated by Grønhøj (2006) in a study on the effects of family relations and communication on ethical consumption in Danish families. It was found that in most families, socialisation influence was evident between adults. Ethical consumption was often initiated by one individual and then subsequently accepted and adopted by the other.

Levels	Agents	Motivations			Mechanisms
		Instrumental	Relational	Moral	
Micro	Consumers	Maximizing personal gains	Caring, Social communication	Personal norms, Altruistic / ethical concerns	Purchases, Boycotts, Protesting
Meso	Families, Social groups	Wellbeing, Financial	Relations between family members, and social group members	Moral and political ends	Purchases, Boycotts, Protesting
Macro	Governments	Substituting government efforts	Managing relations between the state, consumers and markets	Facilitating social justice and equality	Policies, Incentives, Laws
Supramacro	Corporations, NGO's	Mobilizing CnSR as a means to achieveing other goals	Bridging relations between other stakeholders	Addressing social, environmental and political aims	Lobbying, Collaborations

Table 1. Conceptualisation of CnSR - applied from Caruana & Chatzidakis (2014)

2.3 Hunt-Vitell theory of ethics

One of the most important and widely approved ethical decision-making frameworks is the general theory of marketing ethics by Hunt and Vitell (1986), also known as the Hunt-Vitell

theory of ethics or the Hunt-Vitell model. The theory was originally developed to understand and provide a process model on a general theory of ethical decision making. However, Hunt & Vitell (2006) have pointed out that the model has been empirically tested in multiple studies examining ethical decision-making in various contexts, but studies in the consumer social responsibility context have been limited. This was further elaborated in their (2015) revision of the theory, where Hunt & Vitell state that the Hunt-Vitell model can be used as a general process model of ethics and is applicable to consumer ethics and CnSR when excluding the professional, organizational and industry environment sections from the original theory. The Hunt-Vitell model addresses the process of confronting a problem of an ethical nature on an individual level. According to Hunt & Vitell (1986; 2006), the perceived ethical nature of the problem acts as a trigger for the beginning of the process illustrated by the model. After the initial perception, an individual will perceive multiple possible alternative actions that could be taken to resolve the problem. This allows the ultimate differences in behaviour between different individuals in situations of ethical nature to be traced and examined.

Hunt & Vitell (1986; 2006) present two differing evaluations, known as the deontological and teleological evaluation, that occur after the elicited set of alternatives is perceived by an individual. Deontological evaluation is based on deontological norms, which constitute to an individual's personal values or rules of moral behaviour. The objective of the teleological evaluation is to determine the sum of total goodness compared to badness provided by the alternatives spawned by the situation. The theoretical core of the model is based on the assumption that an individual's ethical judgements are a function of their deontological and teleological evaluation. The most likely outcome according to the model is a somewhat balanced combination of these two evaluations, meaning that only very few individuals are likely to be strict deontologists or strict teleologists. Zou & Chan (2019) found in their study on green consumption behaviour that regulatory focus affects the ethical judgements of consumers through their belief systems being influenced by promotion-focus and prevention-focus. Promotion-focus, meaning hopes, accomplishments, and gains/non-gains, was found to positively influence ethical relativism. In turn, prevention focus is dictated by security needs and situations involving loss/non-loss and positively affects ethical idealism. Additionally, individuals with prevention-focus are going to be more sensitive to negative

consequences where those with promotion-focus are more predisposed to positive consequences.

The ethical judgements dimension of the model was used by Vitell, Singhapakdi & Thomas (2001), who found that in varying situations of ethical content, consumers tended to combine ethical norms with their perceptions of consequences to form their behavioural intentions and ethical judgements. However, in a situation where the perceived ethicality of the behaviour was focused on the individual themselves, like switching price tags or benefitting from a cashier mistake, ethical norms were more prevalent in the ethical judgement than the perceived consequences. Hunt & Vitell (1986; 2006) note that This synthesis of ethical judgements acts as an intervening variable for behaviour through intentions. However, it is possible for differences to occur between an individual's ethical judgements and their intentions because the teleological evaluation also affects intentions independently. This means that the alternative which is perceived as being the most ethical might not always be chosen due to certain possibly preferred consequences (i.e., positive consequences to self), which in turn can produce a feeling of guilt because the individual acted contrary to their ethical beliefs.

Action control, meaning the extent to which an individual is capable of exerting control over their own intentions, is also a variable which directly contributes to the realisation of intentions into behaviour. The model also presents a moral outcome of the process in the form of an ethical learning construct in which after behaviour, the actual consequences of the alternative selected provide feedback which affects the personal characteristics variable of the model (Hunt & Vitell 1986; 1993; 2006). This learning aspect contributes to the cognitive moral development of an individual's moral identity, belief system and value system. This was also noted by Bray, Johns & Kilburn (2011), who found that post-purchase cognitive dissonance is an important aspect of ethical consumption in the form of guilt felt for not opting for the ethical option which often followed behaviour prioritising one's self-interests.

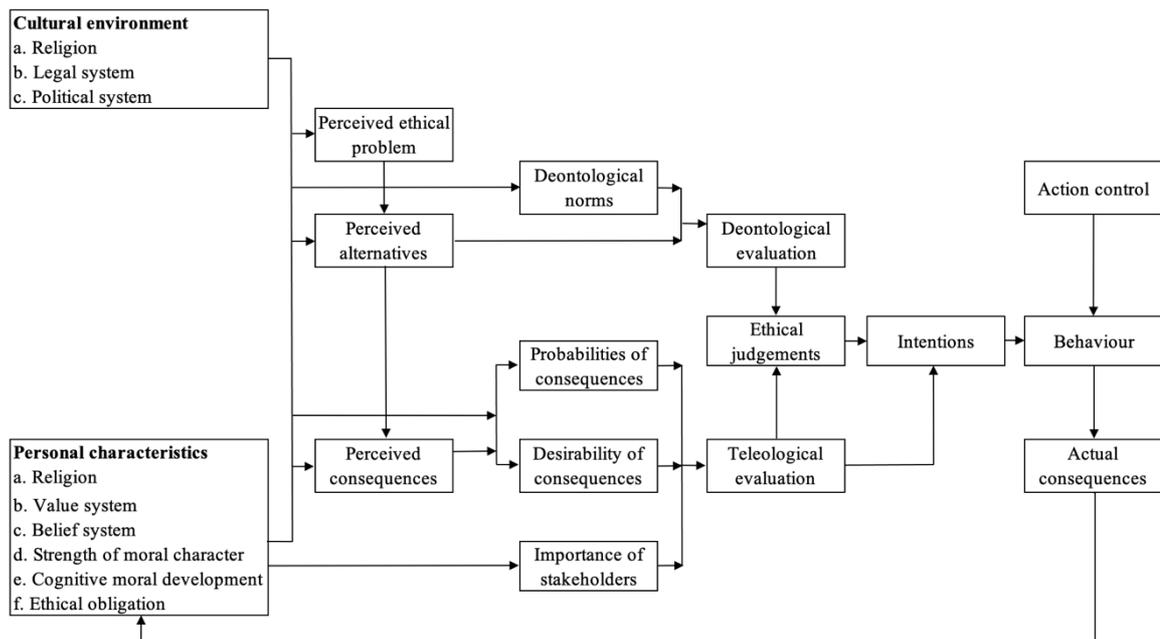


Figure 2. Hunt-Vitell theory of ethics – applied from Hunt & Vitell (1986; 1993; 2015)

2.4 Theory of planned behaviour

First introduced by Ajzen (1991), the theory of planned behaviour (TPB) links an individual's beliefs with their behaviour. It was created to improve the predictive power of the theory of reasoned action (TRA). Ajzen states that similarly as in the TRA, an individual's intention to perform a single behaviour, acts as a basis for the TPB. Additionally, intentions present the motivational factors that signal how hard an individual will try to perform a single behaviour. Fishbein & Ajzen (2010, 39) define behavioural intentions as "an indication of a person's readiness to perform a behaviour". Additionally, these hypothetical indicators can be used in the evaluation of an individual's likelihood or probability to perform a given behaviour. The stronger the intentions are to engage in this said behaviour, the higher is its probability. Behavioural intentions can only under volitional control be expressed as actual behaviour.

According to Ajzen (1991), perceived behavioural control (PBC) means the impact of an individual's perception of their own control over their behaviour on their intentions and actions. When used along with behavioural intentions, PBC can be a direct predictor for behavioural achievement. This hypothesis can be supported by two different arguments.

First, if intentions are held as a constant, there will be a likely increase in the probability of a successful conclusion to the effort expended with perceived behavioural control. Second, depending on the accuracy of perceptions, PBC can be used as an alternative measure for actual control. Carrington, Neville & Whitwell (2010) indicated that a gap between consumers' perceptions of control (PBC) and the actual control they in their consumption have supports the attitude-behaviour gap, with marketing efforts that increase consumers' actual control being suggested to help in closing this gap. Using TPB, Fukukawa (2002) found that the perceived unfairness of a situation with ethical content acts as a moderating variable for ethical beliefs. In a scenario where the consumer might perceive counterfeit products as unethical, a genuine product may be perceived as being overpriced which can lead to the consumer allowing themselves to lower their ethical beliefs becoming more permissive towards unethical consumption.

Ajzen (1991) states that attitudes towards behaviour are dependent on the salient beliefs of an individual which consist of behavioural beliefs, normative beliefs, and control beliefs. Behavioural beliefs influence attitudes towards behaviour by linking the behaviour to a certain positive or negative outcome like the cost the behaviour. Control beliefs form the basis for perceived behavioural control by increasing the probability of perceived control, depending on the number of resources and opportunities compared to obstacles and impediments an individual believes to possess or anticipates. Normative beliefs link the consequent behaviour to underlying determinants like the perception of an important stakeholder groups like family or friends' approval of any particular behaviour. This combination forms the "subjective norms" part of the theory. Chatzidakis, Kastanakis & Stathopoulou (2016) used TPB in their study on the socio-cognitive determinants of consumers' support for the fair-trade movement. Their findings indicated that highly subjective feelings of internal ethics could be more important in predicting behaviour than rational considerations measured by attitudes and subjective norms.

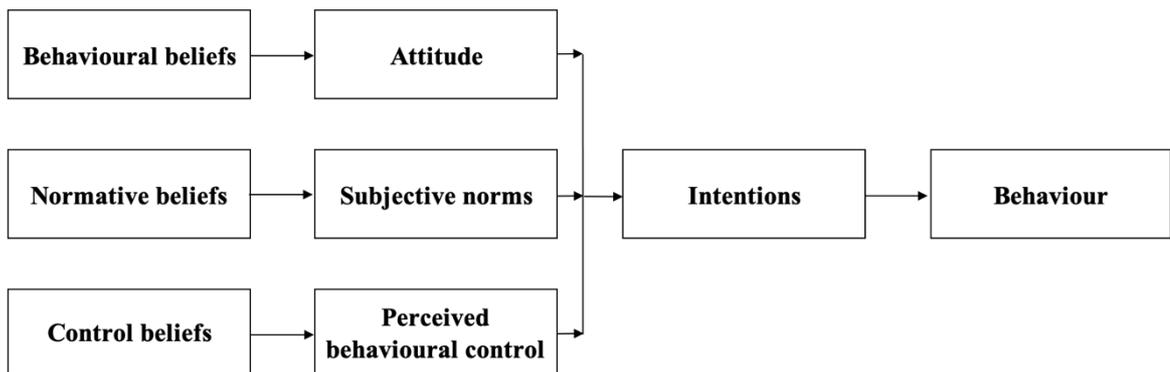


Figure 3. Theory of planned behaviour – applied from Ajzen (1991)

3. METHODOLOGY

Due to the nature of the concepts examined in this study, the research was conducted by using qualitative methods. Saldaña (2011, 4) describes that the goal of qualitative research is to achieve essential representations of notable findings from the analytical synthesis of the data. These for example may include new insights and understandings about individual and social complexity, or other phenomena where detailed information is needed from smaller populations. This supports the main objective of this study which is to explore the internal mechanisms and motivations of the consumer ethical decision-making process as a part of CnSR.

This study uses a deductive approach, in which the research and consequent analysis is built on and compared against a framework of existing theories by seeking to explain causal relationships between different concepts and variables. The method used is a qualitative content analysis in which qualitative material is systematically examined in order to turn the data which includes clear or latent meanings into conclusive findings (Saldaña 2011, 10). The qualitative data was collected through a set of semi-structured interviews which allows for mutual communication to happen between the interviewer and the interviewee. The choice of semi-structured interviews in the context of this research is backed by a remark by Ajzen (1991), who states that in order to elicit salient beliefs, they need to be heard directly from the respondent, otherwise they might include associations of the behaviour that are not salient. Semi-structured interviews also incorporate both open-ended and theoretically driven questions which are fundamentally grounded into the experiences of the participants (Galletta & Cross 2012, 45).

The group of interviewees for this research consisted of 6 Finnish university students. This demographic was chosen due to their often rather simplistic consumption tendencies when compared to demographics with more financial resources available for consumption. This ensured that a focused investigation into the consumer ethical decision-making process was possible. The interviews were conducted in Finnish in order to ensure ease of expression. A set of emails was sent to potential interviewees to inquire about their willingness to participate in an interview for this thesis concerning their ethical decision-making in the

context of consumption. The personal information of the interviewees will not be published, with the answers being discussed and analysed completely anonymously in order to secure as truthful responses as possible. This was done due to the highly personal nature of the subject matter of one's ethical behaviour. The interviews were structured based on the Hunt-Vitell model, and the questions and subsequent analysis followed the process model whilst being supported by the multi-level multi-agent conceptualisation of CnSR. This was done to ensure a holistic approach, in which consumer ethical decision-making is understood as a process which is inherently embedded into its environment.

The interview questions (Appendix 1) were thematically divided, and the interviews were conducted without communicating this division to the interviewees in order to ensure that the answers would not be externally influenced by the structure of the interview in any way. The aim of questions 1 to 6 was to investigate the interviewees' perception of CnSR and how their internal conceptualisation of sustainability matched the multi-level, multi agent conceptualisation of CnSR. Questions 6 to 9 followed the Hunt-Vitell model, with the aim of forming an understanding of the personal characteristics like moral identity, belief systems, and value systems affecting the interviewees' consumption. Questions 10 and 11 were focused on the intentions-behaviour dimension of the study, utilizing a combination of the Hunt-Vitell model and TPB.

The duration of the interviews varied between 25 and 35 minutes and they were scheduled in a way that allowed durational flexibility. This was done to secure that the questions could be gone through without any time constraints potentially skewing the answers. The semi-structured format of the interview allowed for reciprocal communication between the interviewer and interviewee, which in turn made further elaboration and linking previous answers with the concurring ones possible. The key concepts of this thesis were explained to the interviewees at the beginning of the interview in order to provide a contextual basis for their answers. The interviews were recorded in their entirety with the most relevant parts transcribed and translated into English in order to provide textual data for the subsequent analysis. When discussing consumption, groceries, travel, and clothing were used as examples due to the consistent nature of their consumption in the student demographic. This increase in the uniformity of the data gathered improved its relative cohesion and comparability.

4. FINDINGS

This section presents the findings of the research conducted in this thesis. The data gathered from the interviews was divided into three distinct sections in order to dissect the different variables affecting the consumer ethical decision-making process effectively. First, the findings about the perceptions of CnSR amongst the interviewees are presented with the aim of mapping out how do they view social responsibility as a whole, and how the role of a single consumer contributes to that view. Second, factors found to affect the consumer ethical decision-making are presented in order to gain an understanding about the contributing elements to the formation of intentions. Finally, consumption is considered as realised behaviour, with the aim of examining potential discrepancies between the interviewees' intentions and behaviour.

4.1 Perceptions of consumer social responsibility

The interviewees were asked questions about their perceptions of social responsibility on various societal levels in order to form an understanding about their perceptions of the roles of different individuals and institutions have to take in the contemporary effort for increasing sustainability.

Perceptions of own social responsibility as a consumer

All of the interviewees wanted to positively contribute to improving sustainability and perceived themselves as socially responsible on a consumer level, although some more than others. Interviewees 2, 3, 5 and 6 communicated their perceptions clearly, explaining that they had contemplated these issues before. Interviewee 3 represented the most consciously socially responsible perception by stating:

“Well, the starting point for me is that when I make a consumption choice, I will make it consciously and actually think about it rather than just being like yeah I will buy that. I always try to put myself in a position where I must justify the choice to myself, and I feel like I have to consider consumer social

responsibility in my consumption. However, I must not carry too heavy of a burden because of it.”

Although interviewees 1 and 4 also perceived themselves as socially responsible, they both felt that they did not see themselves as a part of any larger-scale movement and that this was something they did not think about often. Whilst making socially responsible consumption choices was perceived as being important, all of the interviewees also pointed out that sometimes the ease of opting for the less sustainable choice outweighed their sense of consumer social responsibility.

Perceptions of the distribution of social responsibility in society

When asked about the distribution of social responsibility in society the interviewees' provided two distinctive opinions. Interviewees 1, 2 and 5 felt that in an ideal situation, consumers who from financial or other reasons have the opportunity to consume ethically, have the most responsibility in steering corporations and governments towards more sustainable behaviour. This perception was summed up by interviewee 2 who stated that:

“...I feel like sustainable consumption choices made on an individual level could put pressure on companies to make more sustainable decisions and actions to improve their responsibility. Of course, governments also have a responsibility as legislative entities to guide companies into a more sustainable direction, but ultimately, I feel like individuals hold the biggest responsibility.”

Interviewees 3, 4 and 6 claimed the contrary by stating that consumers should not feel more responsible about their choices than corporations and governments, who have more resources and power to collectively influence human behaviour. Interviewee 4 summed up their opinion by stating that:

“...an individual consumer should not bear the weight of increasing sustainable consumption on their shoulders. The process should be a coordinated effort initiated by corporations and governments working in unison without the grass-roots level having to contribute too much.”

Disregarding the division about which facet should initiate a collective effort for increasing sustainability, all of the interviewees agreed that corporations and governments possessed the most concrete means to do so.

Perceptions of the effectiveness of CnSR

All of the interviewees agreed in their perception that a collective sense of CnSR could be a positive factor in increasing ethical consumption and sustainability in society. However, the same division of opinions between interviewees on the gravity of these positive effects remained, consistent with their views on the distribution of responsibility in society. All of the interviewees remained reconcilable with their previous views. Interviewees 1, 2 and 5 believed that a collective sense of CnSR could significantly increase sustainability, with interviewee 1 stating that:

“I think that a collective sense of social responsibility creates a subjective norm about the correct way of acting. If an individual doesn’t know what kind of consumption is okay, they will form their opinion based on the general consensus about sustainable consumption.”

Interviewees 3, 4 and 6 felt that whilst positive implications for sustainability could be derived from a collective sense of CnSR, the actual wide-scale improvement could not be initiated merely by consumers themselves without the help of other institutions. This was elaborated on by interviewee 3:

“Consumers demanding sustainable supply and CnSR work on paper, but I think there are many ways to get around that equation and the actual factors affecting sustainable supply are much more complex and have bigger motives behind them...”

This division of opinions was not evident in the perceived effectiveness of the interviewees’ consumption behaviour in the context of influencing societal change, with all of the interviewees agreeing that the effect their individual behaviour had was probably minimal to non-existent. However, interviewees 3 and 5 both stated that even though they felt that

their behaviour was not significant in the bigger picture, they would still much rather commit to doing a minimal amount of good instead of not doing so at all.

4.2 Factors affecting ethical decision-making

The interviewees were asked questions about their personal characteristics, with the aim of probing into their value and belief systems and how these intervened with their sense of identity. These moral factors along with the perceived importance of stakeholders and their influence contribute to the ethical evaluation which in turn directly affects intentions.

Moral factors

Regardless of their views on the distribution of social responsibility, all of the interviewees perceived the world revolving around and motivated by financial benefits. This contributed to the salient beliefs of interviewees 1, 3, 4 and 6, who all felt that other individuals in society are fundamentally driven and motivated by self-interest. These feelings were accompanied by cynicism and pessimism which were summed up by interviewee 4 who contemplated that:

“...I believe that humans can’t naturally escape their like, internal sense of greed, which makes me believe that most people are essentially driven by the benefits they perceive their behaviour to produce to themselves. I also think that this is visible in the fact that only a few people will actually consider the needs of others if their own interests are conflicted as a result of making that decision.”

A contrary opinion was provided by interviewees 2 and 5, whose position remained consistent with their view on the distribution of social responsibility in society. Whilst interviewee 5 felt more that people were driven by the well-being of the communities they belong to, which ultimately comes down to individual-level behaviour, interviewee 2 pointed out that:

“...I want to believe that even though to some extent all people can be selfish, they all should have an intrinsic drive for promoting the common good. I also believe that by and large, our society is fundamentally built on this basis...”

All of the interviewees represented quite strictly relativistic belief systems, with interviewee 1 being the only one who portrayed slight machiavellian characteristics in their ethical evaluation, which was evident in their tendency to sometimes disregard the ethical or moral aspects of their consumption. The belief systems of interviewees 2, 3, and 5 portrayed slightly idealistic tendencies, with their answers indicating a higher level of caring for issues than that of the other interviewees.

A reoccurring theme amongst the interviewees when asked about their values was a shared sense of the importance of helping others and acknowledging their needs. In addition, environmentalism and solidarity were values which stood out in diverse forms. Values were often also seen as a key factor in the formation of one’s identity, with interviewee 4 providing an exception by stating:

“...respecting other people and especially the things they create and do is really important in my opinion, but it might be that my values and beliefs are not so central to my identity that they would strongly present themselves in my everyday life.”

Whilst all the interviewees agreed on the importance of their values in their identity formation, the centrality of values to one’s identity and their strength provoked a lot of contemplation, with interviewees 3, 5 and 6 portraying especially strong moral identities which they claimed to guide their behaviour in their everyday lives. Interviewee 5 contemplated on the development of their moral identity:

“...and I feel like my values are extremely central to my identity, especially during the last few years I have felt that the more I grow and the more I see the world, the more my values develop...”

In addition, the ability of interviewees 2, 3, 5, and 6 to communicate their beliefs and values clearly and coherently can likely be seen as them portraying a further cognitive moral development and ethical sensitivity than those of interviewees 1 and 4.

Stakeholders

Various stakeholder groups were noted to influence the interviewees' ethical decision-making. Interviewees 1, 2, 3, and 5 felt that in the context of consumption, their ethical-decision making was heavily influenced by family and friends, the two stakeholder groups perceived as being the most important. An ethical attachment to the prevailing consensus amongst a social group was also identified to contribute to the ethical decision-making of these interviewees. However, this was felt strongest by interviewee 2, who explained that

“It is interesting how much attitudes towards the ethicality of consumption vary between different social circles. I can spend time with a certain friend group of mine and it will increase my ethical perception. However, If I then spend time with another friend group of mine, who do not consider the ethical dimension of consumption at all, I will probably just go along with it without thinking about the ethicality too much.”

Similar opinions on the effect of social groups on their ethical decision-making were also presented by interviewees 3 and 5. However, this process of effectuation differed by holding the beliefs and values of the social groups central, rather than concentrating on the situational factors felt by interviewee 2. When talking about this effect, interviewee 3 stated that

“...first and foremost, on an individual level, people who can justify their opinions well and whose perceptions I hold to a high regard have the biggest influence on my ethical decision-making.”

A similar kind of effect caused by the ethical beliefs and values of one's significant other was presented by interviewees 1 and 2. They provided kindred explanations about how their own sets of beliefs and values had been moulded by those of their significant others and consequently, how their thought processes had changed. Interviewee 1 pointed out that:

“My significant other is a vegetarian, an avid recycler, and buys almost everything second-hand. For that reason, I have not even considered buying red meat in almost a year, which probably would not have happened without their influence.”

Interviewees 4 and 6 presented contrary opinions on the importance of stakeholders in their consumption. Both felt that nowadays, their ethical decision-making was not directly affected too much by family or friends but still acknowledged the effect their upbringing had had on their beliefs and values.

Ethical judgements

The ethical judgements of all the interviewees in consumption situations were primarily guided by the perceived consequences of the behaviour in question rather than normative beliefs about its intrinsic rightness or wrongness. However, for interviewees 2, 3, and 5 normative beliefs stemming from their upbringing or social circles were proven to contribute more than for interviewees 1, 4, and 6. Interviewee 2 felt a sense of development in their ethical judgements which had come up as a byproduct of maturing, similar to the development felt by interviewee 5 on their beliefs and values. They explained these feelings by stating:

“Before, I always considered the rightness or wrongness of an action through what I had gathered from my upbringing. But the older I have gotten the more I have begun to notice through my own evaluation how the nature of consumption affects my life. This has made me consider the consequences of my consumption as well, which I think is visible in my consumption behaviour.”

For interviewees 3, 5, and 6 beliefs and values were found to be instrumental to and consistent with the formation of their ethical judgements. Portraying utilitarian tendencies in their ethical judgements when compared to the modest egoistic ones illustrated by interviewees 1, 2, and 4, they reported having a tendency to consider the more wide-spread

consequences of their consumption behaviour. Interviewee 3 explained the synthesis of their ethical judgements by when talking about the perceived consequences of their behaviour noting that:

“...well, I would say that in my consumption, I always try to balance between the consequences to myself and the consequences to others. For example, I buy all my clothes second hand, which minimises the economic consequences I must face, whilst also minimising the environmental and societal consequences...”

Legislation and normative beliefs were also found to contribute to the ethical judgements of the interviewees by providing normative criteria for their ethical evaluation. None of the interviewees perceived themselves as religious which contributed to the lesser significance of normative rules in the formation of their ethical judgements. It was also pointed out by interviewees 1, 5 and 6 that their sense of right and wrong was the product of the perceived consequences of an action rather than any normative rules. When considering the role of normative beliefs, interviewee 3 added that:

“I feel like one of the reasons why I think about these consequences is the fact that my social circle is really in touch with contemporary issues which creates these normative beliefs about what is right and what is wrong.”

4.3 Consumption behaviour

Questions about their ethical consumption were presented to the interviewees with the aim of outlining how the outcome of their ethical judgements was evident in their intention formation and consequently, how their intentions actualised into consumption behaviour.

Intentions & behaviour

In the context of consumption, ethical judgements were found to affect the interviewee's intentions variably. Staying true to their beliefs and values, interviewees 3, 4, 5 and 6 felt that their ethical judgements contributed strongly to their intention formation. These

intentions lead the interviewees' to often seek out ethical alternatives in their everyday consumption behaviour. When contemplating on the translation of their intentions into consumption behaviour, Interviewee 3 explained that:

“I feel like I have a strong desire for positive change in society which reflects my values and beliefs and is also visible in my intentions to consume ethically... I would say that my intentions actualise into consumption behaviour quite regularly, it would feel unnatural for me to act against my inner dialogue.”

For interviewees 1 and 2 the effect of their ethical judgements on their intention formation was also evident, but not as consistent. Albeit their values and beliefs provided tangible criteria for their ethical judgements which included positive attitudes towards ethical consumption, the ethical judgements did not always contribute to their intention formation. The failure of ethical judgements contributing to intention formation was most evident in the interviewees' answers about actively seeking ethical alternatives. When asked about the correlation between their ethical judgements and intentions, interviewee 2 introspectively pointed out that:

“It is funny how I brought up how it is important for me to strive for the common good on a mental level but then at the same time it is something that does not always materialise into my consumption behaviour, especially when it comes to smaller purchases.”

The emphasis on the consequences of their consumption behaviour was notable in the interviewees' ethical judgements and in turn, also in their intention formation. Buying most of their clothes second-hand and thus, minimising the financial consequences one must face themselves, whilst also minimising negative environmental or social consequences, was something that all of the interviews claimed to intend to do. As previously noted, for interviewee 1 this was probably due to their significant other, but for the other interviewees their beliefs and values intervened with their intentions through their ethical judgements. Using the process of buying clothes as an example, interviewee 4 noted that:

“I have actively restricted myself from buying pieces of clothing from large corporations because they can feel a bit faceless to me. Nowadays I value the, like, immaterial benefits that can be achieved when buying second-hand from other people or smaller businesses.”

The beliefs and values of the interviewees were found to be variably affected by their internal ethical feedback from consumption behaviour in which they had acted against their own ethical judgements. Interviewees 2, 3, 5 and 6 portrayed a significant learning aspect in their comments about the influence of disregarding their beliefs and values in a consumption situation. Interviewee 6 described this internal process by stating:

“Well, I have noticed that when I seldom act against my ethical judgements, it leaves me with a feeling discomfort and an internal need to compensate my consumption in another situation.”

For interviewees 1 and 4 the learning aspect did not prove to be of significant importance, with them viewing consumption situations as independent scenarios with no ethical correlation or causality between them.

Impediments for ethical consumption

Several impediments for ethical consumption were found in the interviewees' commentary about their ethical decision-making process. These ranged from situational factors to moral factors with the most common impediment named being the cost of committing to one's ethical intentions due to the higher price of ethical consumption. As pointed out by all of the interviewees, as students their economic means did not always provide them with the opportunity consume as ethically as they wished. When talking about the decisive factors their consumption behaviour, interviewee 1 stated that:

“The price of the product often contributes the most to my decision of which alternative I am going to buy. If I felt that I had a more significant effect on sustainability through my own consumption I would be happy to pay more for an ethical product.”

This statement by interviewee 1 also portrayed a sense of cynicism, which was felt by interviewees 3, 4 and 6 as well. Stemming from their moral beliefs and reflected on their perception of the distribution of responsibility in society, these feelings contributed to the formation of intentions in some situations. This pessimistic tendency to consider individual-level ethical consumption efforts to be in vain, was explained by interviewee 3 who stated that:

“A certain cynicism and my suspicions about the actual effectiveness of individual-level change makes me sometimes prioritise choices for my own well-being. Another example is that I do not choose to stop travelling even though flying creates lots of CO2 emissions, because I feel like it is not my personal responsibility to save the environment at the cost of my dreams and aspirations.”

5. DISCUSSION

This section of the thesis discusses the findings of the empirical research by comparing them to the theories and literature presented earlier. The aim of this section is to provide an answer to the main research question by first addressing the two sub-research questions. The discussion is structured to follow the ethical decision-making process as it is described in the Hunt-Vitell model, with the appearance of CnSR being presented and discussed in corresponding stages. This is done with the aim of providing a sequential answer to the main research question which was stated as follows:

Q1: How does CnSR appear in the consumer ethical decision-making process?

Cultural environment & personal characteristics

CnSR appeared to intervene with the consumer ethical decision-making process in multiple positions. When conceptualising the process through the Hunt-Vitell model, CnSR was evident in the interviewees' cultural environment by attributing to their ethical judgements through politics and legislation which provided normative criteria for their deontological evaluation. The interviewees' statements about the distribution of responsibility in society also pointed out the need for governmental and corporate efforts in increasing sustainability. The findings about this reciprocal relationship between consumers and institutions matched the multi-level, multi agent conceptualisation of CnSR by Caruana & Chatzidakis (2014). The interviewees' personal characteristics were investigated as they were presented in the Hunt-Vitell model, meaning that their value systems, belief systems, strength of moral identity, cognitive moral development, and ethical obligation formed a moral philosophical whole, which relation to CnSR was the core of the first sub-research question.

Q2: What moral philosophical factors affect the perception of CnSR?

The data gathered from the interviews clearly indicates a connection between an individual's sets of beliefs and values and their perception of CnSR. The sense of environmentalism and solidarity felt by all of the interviewees was also evident in that they all perceived themselves

as socially responsible on a consumer level. However, discrepancies were found between the interviewees' perception of CnSR and the description of CnSR by Devinney et.al. (2006) with the findings indicating an agreement on the underlying importance of the ethicality of a company's products, but a partial disengagement from the responsibility of consumers to influence the ethicality of a company's products. Consistent with Devinney, Belk & Eckhardt (2005), these feelings originated from beliefs that corporations are driven by financial benefits at the expense of individual consumers which contributed to the interviewees' perceptions of the distribution of social responsibility in society, with most holding the facets with most power and influence more responsible than themselves.

Interviewees who presented feelings of discontent and cynicism towards corporations and believed that other individuals in society are fundamentally driven by self-interest, also felt that structural obstacles for a collective sense of CnSR would make it less effective. This feeling of cynicism was proved to be sometimes overruled however, by a strong moral identity which contributed to some of the interviewees still perceiving themselves as socially responsible. These findings were consistent with those of Hardy (2006) and Hertz & Kettenauer (2016), with the latter also advocating for the use of moral identity as a positive predictor for moral behaviour in a broader conceptual framework. In this regard, as a part of Caruana & Chatzidakis' (2014) multi-level, multi-agent conceptualisation of CnSR, the strength of moral identity can be seen as a micro-level moral motivation which moderates consumers' perceptions of social responsibility.

The findings on the effect of different belief systems on the perception of CnSR were inconclusive. When compared to the findings of Kolodinsky et.al. (2010) study conducted on business students, the interviewees' relativistic-leaning belief systems contributed to their feelings of CSR contrarily, with the classical, profit-maximising free-market CSR model being perceived as unsustainable in the contemporary context even among the interviewees who portrayed small amounts of idealism in their beliefs. However, this discrepancy might be caused by the differing samples of the studies, with the interviewees of this study not being limited to only business students.

Perceived ethical problem & perceived alternatives

The cultural environment combined with their personal characteristics affected the interviewees' perceptions of the ethical problems they faced in their consumption. Interestingly, the frequency of consumption was found to have an effect on these perceptions, with the more often an interviewee engaged in a specific consumption behaviour, the less actively they sought out ethical alternatives. This was evident in almost everyday consumption activities such as buying groceries. In turn, in more scarce consumption activities like buying clothes, the interviewees claimed to actively seek out ethical alternatives and this was also apparent in their ethical evaluation. It can be argued based on the interviewees' answers that in consumption situations which result in the ethicality being visible to others, ethical consumption choices are more likely to happen. The perception of alternatives is also affected by the actual supply of ethical alternatives which is tied into CSR.

Ethical evaluation & ethical judgements

Salient beliefs about CnSR, including normative beliefs and behavioural beliefs were found to contribute to the intention formation of the interviewees through their ethical judgements. Reconcilable with the findings of Hunt & Vitell (1986), the interviewees' ethical judgements were a combination of their deontological and teleological evaluation, with the latter proving to contribute to this synthesis more. When following the Hunt-Vitell model, the subsequently formed ethical judgements contributed to the formation of ethical intentions, which then could actualise into ethical consumption behaviour. This was also the process which the second sub-research question aimed to examine.

Q3: How do CnSR-related factors affect intentions and the consequent behaviour in the consumer ethical decision-making process?

The importance of stakeholders in their teleological evaluation proved to be more important for some interviewees than others. Social relationships were found to intervene with the teleological evaluation by making the interviewees contemplate the social consequences of their consumption behaviour to themselves. These findings about the social functions of consumption were consistent with those of Schaefer & Crane (2006) and Grønhøj (2006), also matching with the relational model of justice presented by Caruana & Chatzidakis

(2014) on micro- and meso-levels, which states that individuals will make socially responsible consumption choices driven by social affirmation.

The probabilities of the perceived consequences could also be seen to influence the interviewees' ethical judgements, with the higher price of ethical consumption, similar to the findings of Bray, Johns & Kilburn (2011) and Belk, Devinney & Eckhardt (2005), named as the most common impediment which could be seen especially in everyday consumption activities such as buying groceries. This can be also explained by it directly affecting the behavioural beliefs which link the said behaviour to a certain positive or negative outcome. In this case, the perceived negative outcome was a decrease in one's financial well-being due to the higher price paid for an ethical alternative, which matches Caruana & Chatzidiakis' (2014) definition of a consumer-level instrumental motive in the CnSR framework. Price was also found to be prioritised in the teleological evaluation, thus leaving the other ethical consequences with less attention. The probability of said consequence is also extremely high because the ethical alternatives are almost always more expensive.

Overall, the interviewees seemed to be focused on minimising the negative consequences of their consumption behaviour, portraying a prevention-focus. At odds with the findings of Zhou & Chan (2019), which state that prevention-focus should positively affect ethical idealism, the interviewees relativistic-leaning belief systems were also found being affected. In addition, no significant sense of a promotion-focus among the interviewees was found which can also explain why they felt that influencing the ethicality of companies' products was not their responsibility.

Intentions & behaviour

Also compatible with the findings of Bray, Johns & Kilburn (2011), was the sense of cynicism and pessimism felt by some of the interviewees which was found to contribute to their perception of the effectiveness of their own sustainable behaviour. These along with price were the main impediments found for ethical intentions not actualising into consumption behaviour. These findings are comparable to those of Fukukawa (2002), with the exception that the counterfeit-genuine dimension is replaced with unethical-ethical,

meaning that a consumer might consume unethical products due to ethical products being perceived as overpriced, revoking their ethical intentions.

Similar to Caruana & Chatzidakis (2014) and Shaw, Shiu & Clarke (2000), the interviewees were adamant on their reported intentions to consume ethically, showing a sense of ethical obligation where they were guided by their beliefs and concerns about sustainability issues and wanted to adhere to their ethical judgements. However, consistent with Bray, Johns & Kilburn (2011), in some cases this internal dialogue was used to provide reasons to suppress these concerns and prioritise easiness in their consumption behaviour. This emphasis on the sometimes irrational and highly subjective feelings as a part of the internal dialogue was also mentioned as being an important part of the actualisation of intentions into behaviour by Chatzidakis, Kastanakis & Stathopoulou (2016), although the actual similarity between these findings being difficult to depict in detail due to the subjectiveness mentioned.

Because implementing positive societal change can be seen as the underlying source of motivation behind ethical consumption, this perception of effectiveness can also be seen as a control belief which directly affects their perceived behavioural control. This means that the failure of ethical intentions actualising into behaviour can be explained with TPB, which states that when used along with behavioural intentions, PBC can be a direct predictor for behavioural achievement. This predictability of the interviewees' probability of committing into purchasing or non-purchasing behaviour as the result of their ethical decision-making process varied due to the extent of PBC and other moral criteria being difficult to accurately measure. This means that whilst the causal relationships between an individual's beliefs, intentions and their behaviour found in this study can be explained by the TPB, it is best used in a more quantitative context with a larger sample size. The findings of this thesis show that corporate efforts increasing the perceived effectiveness of ethical behaviour among consumers could provide incentives for ethical consumption and CnSR. This suggestion is similar to that made by Carrington, Neville & Whitwell (2010), with the exception that instead of focusing on marketing efforts, corporations should adjust their actions for sustainability in such transparent manner that decreases consumer cynicism and pessimism along with increasing their PBC.

Consumer ethical decision-making process	Appearance of CnSR	Micro-level motivations		
		Instrumental	Relational	Moral
Cultural environment ↓	Governments & corporations through legislation and supply	Incentivised ethical consumption	Social and environmental concern	
Personal characteristics ↓	Cynical view on CSR, small perceived effectiveness of own ethical behaviour control beliefs, prevention-focus	Adhering to relativistic belief systems	Perceived ethical problems, Adhering to idealistic belief systems	
Perceived alternatives ↓	CSR, supply, price of ethical consumption	Easiness of own consumption	Visibility of own consumption	Actively seeking out ethical alternatives
Deontological evaluation ↓	Legislation, normative ethical criteria from social groups, normative beliefs	Maximising own social well-being, maximising own financial well-being	Communicative & social aspects of consumption	Adhering to subjective norms, adhering to own ethical beliefs and values
Teleological evaluation ↓	Social & financial consequences of ethical behaviour to self, price of sustainable products, behavioural beliefs			
Intentions ↓	Reported ethical intentions	Minimising negative consequences of consumption, Ethical obligation	Minimising negative social consequences	Adhering to own ethical judgements
Behaviour	Ethical consumption, purchase / non-purchase activities	Maximising personal gains	Caring, social communication	Ethical concerns

Table 2. Appearance of CnSR in the consumer ethical decision-making process

5.1 Limitations & reliability

This study investigated the ethical decision-making in the Finnish university student demographic. Therefore, its intention was not to draw large-scale conclusions or generalisations about how the same study would have turned out when conducted on a different demographic, but rather provide insight into a little-researched and contemporary area of sustainable consumer ethics research. Ethical decision-making is an extremely subjective process and the beliefs, values, and phenomena affecting it are highly diverse which limits the generalisability of the findings. The small sample size also limits the application and generalisation possibilities of the research due to the narrower and dataset provided.

Whilst being more reliable than quantitative questionnaires, the qualitative data can be distorted by the interviewees' abilities to reflect on their own behaviour and internal ethical

evaluation, which needs to be taken into account when reliability is concerned. This realism gained from using qualitative methods also comes at the cost of generalisability as also pointed out by Carrington, Neville & Whitwell (2014). Additionally, it is important to note that although contradictions in the interviewees' answers were easier to point out and challenge in an interview than in a survey, it is still impossible to be completely certain about the answers' legitimacy. This leads to the potential discrepancies between the interviewees' actual ethical intentions and their reported ethical intentions being difficult to accurately point out. As noted by Carrington, Neville & Whitwell (2010), it is easier for individuals to claim to intend to consume ethically when they have a tangible reason not to. In the context of this research, price was found to potentially be such an impediment which hinders the reliability.

6. CONCLUSIONS

The aim of this thesis was to explore the appearance of consumer social responsibility in the consumer ethical decision-making process, a contemporary topic which ties corporate social responsibility into consumer-level personal and moral beliefs. These beliefs, along with consumers' personal characteristics and their perceptions of the distribution of social responsibility in society, were used to investigate their ethical decision-making process as a part of a broader theoretical framework which incorporated moral philosophy as a basis for moral behaviour.

The key findings of this study showed that a sense of consumer social responsibility was more apparent in the early stages of the consumer ethical decision-making process. This indicates that the less action is needed, the more consumers will perceive themselves being socially responsible. The main internal reason found for the diminishing appearance of socially responsibility among consumers was a sense of cynicism and pessimism towards corporations and the small perceived effectiveness of one's own ethical behaviour, which in turn contributed to the occasions where ethical intentions did not actualise into corresponding consumption behaviour. External influences such as the higher price of ethical consumption and potential social repercussions were also identified to contribute to this phenomenon.

The generalisability of the findings of this study is poor due to the highly subjective nature of the ethical decision-making process and the limitations caused by the research methods used. However, this thesis contributes to the theoretical development of contemporary consumer social responsibility research by assessing a CnSR framework through ethical decision-making models and offering implications for further research. The connection between different instrumental, relational, and moral motivations become hard to distinguish especially due to the relational motivations often being socially linked to the instrumental motivations. Research into this convergence of motivations could help in building a more concise CnSR framework.

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APPENDICES

Appendix 1: The interview questions

1. How do you feel individual social responsibility in your consumption?
2. How do you see the distribution of social responsibility in society?
3. How does this synthesis of perceptions affect your consumption behaviour?
4. Can a collective sense of CnSR have major implications in increasing sustainability?
5. With your consumption choices, how much societal change do you think you can make?
6. Who affects your consumption, how and why? (i.e., family, social groups, friends)
7. What set of values and beliefs affect your identity most, and how do they affect your consumption behaviour?
8. What of the following best describes your beliefs?
 - a. I believe that the consequences of my consumption behaviour do not matter, and they are often left unnoticed
 - b. I believe that the consequences of my consumption are important
 - c. Absolute rightness and wrongness exist, my consumption behaviour is guided by normative rules.
9. Is your consumption guided more by normative beliefs than the perceived consequences of your consumption behaviour?
10. In a consumption situation, if you perceive one option being distinctively more ethical than its alternatives, does this perception actualise into consumption behaviour and how often? If not, why?

11. Have you noticed that acting against your own values and beliefs in a consumption situation has had an effect on your ethical decision-making in consequent consumption situations?